

5-Year Premium Discount for Bupa Hero VHIS Plan (the “Promotion”)
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 December 2025 – 31 December 2025 (both dates inclusive) (“Promotion Period”).
2. The Promotion Offer is only available to any new member who enrolls as a policyholder (and insurer person, if any) (“New Customer”) under Bupa Hero VHIS Plan (Flexi Plan) (“Eligible Scheme”) and fulfils all eligibility criteria in clause 4 below (“Eligibility Criteria”).
3. Premium discount will be offered to the New Customer(s) on their overall premium of the Eligible Scheme according to the policy year and deductible option below (“Promotion Offer”):

Deductible option of the first policy year	Allocation of Premium Discount (based on first-year premium) (“Premium Discount”)							
	1 st Policy Year	2 nd Policy Year (Subject to no claim in the first policy year)	3 rd Policy Year (Subject to no claim in the first two policy years)	4 th Policy Year (Subject to no claim in the first three policy years)	5 th Policy Year (Subject to no claim in the first four policy years)	Total discount for the first five policy years	Average discount for the first five policy years (each year)	Discount code (For Bupa use only)
HK\$40,000 or HK\$50,000 or HK\$80,000	15%	35%	30%	20%	20%	120%	24%	MDMH120%
HK\$0 or HK\$12,000 or HK\$15,000	15%	20%	15%	10%	10%	70%	14%	MDMH70%

The Promotion Offer is calculated based on the overall premium after family discount of **the first policy year**, inclusive of the standard premium of the Certified Plan, premiums for optional benefits, Bupa Supplementary Critical Illness Benefit (if applicable) and its premium loading. Certified Plan shall mean all the terms and benefits (including any Supplement(s)) that form an insurance plan certified by the Government to be compliant with the requirements of the VHIS.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - Application for the Eligible Scheme must be submitted during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 January 2026 with premium paid on an annual basis for the first five policy years;
 - Starting from the 2nd policy year and until the end of the 5th policy year, the eligible Premium Discount will be offered to the New Customer for each of the first five policy years provided that no claim under the Certified Plan is paid or payable in the previous policy year(s).
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to any New Customer who transfers their existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. Other than the family discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the family discount of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers (including Bupa’s staff discount) within the first 5 policy years.
6. The Premium Discount applied to the Eligible Scheme under the Promotion Offer shall be in the amount shown on confirmation letter of the Promotion Offer (“Confirmation Letter”) which will be posted / emailed to the policy holder within 3 months after the welcome document is being sent out. The Premium Discount amount will not be shown on the Policy Schedule of the Eligible Scheme(s) for each policy year of this Promotion. New Customer should refer to the Premium Discount of each policy year on the Confirmation Letter.
7. The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon any change to the policy as specified below in the first five policy years:
 - i. Removal of any optional benefits(s) enrolled

Removal of any optional benefits(s) enrolled at the Policy Issuance Date will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount;

- ii. Increase deductible of the Eligible Scheme
Increasing deductible in any policy year during the 2nd to 5th policy year will result reduction of policy benefits and premium. The New Customer shall be rendered ineligible for the Promotion Offer and Premium Discount. For the avoidance of doubt, reducing deductible at any time during the first five policy years will not affect the Premium Discount applied according to the Promotion Offer;
- iii. Change of premium payment mode to monthly mode
Any change in the payment mode from annual to monthly payment during the first five policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount.
- iv. Change of plan type of the Eligible Scheme
Any of the following changes to the plan type of the Eligible Scheme(s) during a policy year within the first five policy years will result reduction of policy benefits and premium, and the New Customer will immediately be rendered ineligible for the Promotion Offer and Premium Discount:
 - Change from Deluxe Pro to Deluxe, Advance Pro, Advance, Core Pro or Core Plan;
 - Change from Deluxe to Advance Pro, Advance, Core Pro or Core Plan;
 - Change from Advance Pro to Advance, Core Pro or Core Plan;
 - Change from Advance to Core Pro or Core Plan; or
 - Change from Core Pro to Core Plan.
- v. Transfer of scheme from the Eligible Scheme to any other Bupa policy; and
- vi. Paid or payable Claim occurs within first five policy years
Any claim paid or payable under the Certified Plan (except for the claims on Medical Check-Up Benefit under the Deluxe Plan) during a policy year within the first five policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount for the remaining policy years in this Promotion.

Once the Premium Offer is withdrawn and the Premium Discount is clawed back, the New Customer will no longer be eligible for the Promotion Offer and the Premium Discount for the remaining policy years in this Promotion. In the event that any one of the above situations occurs after the Premium Discount is applied, the New Customer is liable to pay Bupa the clawed back Premium Discount amount within 21 days upon notification from Bupa.

- 8. If the premium of the 2nd or 3rd or 4th or 5th policy year decreases from the 1st policy year due to the removal of premium loading of the New Customer, the Premium Discount on the 2nd or / and the 3rd or / and the 4th or / and the 5th policy year will be calculated according to the overall premium of the 1st policy year after removing the premium loading.
- 9. If New Customer adds any family member(s) to the Eligible Scheme after the Promotion Period, the new family member(s) can only enjoy the prevailing promotion at that time and that family member will not be eligible for the Promotion Offer and the Premium Discount.
- 10. The amount of Premium Discount is not eligible for tax deduction. Please refer to www.bupa.com.hk/taxfaq if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
- 11. Participation in this Promotion signifies that the New Customers understand and agree to comply with these terms and conditions.
- 12. Bupa reserves the absolute right to interpret these terms and conditions and our decision on all matters concerning the Promotion shall be final and conclusive
- 13. The Promotion Offer is not transferable, returnable or redeemable for cash.
- 14. Bupa reserves the right to cancel or terminate this Promotion (in whole or in part) or amend these terms and conditions at any time without prior notice.
- 15. Except for the New Customer and Bupa, no individual shall have any rights to enforce or enjoy any benefit from any provisions of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
- 16. In the event of any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall prevail.
- 17. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏非凡自願醫保計劃的五年保費折扣優惠（「推廣」）

條款及細則

- 是次活動的推廣日期由 2025 年 12 月 1 日至 2025 年 12 月 31 日（首尾兩日包括在內）（「推廣期」），並由保柏（亞洲）有限公司（「保柏」）提供。
- 推廣優惠只適用於投保保柏非凡自願醫保計劃（靈活計劃）（「合資格計劃」）為投保人（及受保人（如有））的新會員（「新客戶」），並須符合以下第 4 項列明的所有條件（「條件」）。
- 新客戶在合資格計劃下的保費將按以下保單年度及自付費選項享有不同的保費折扣（「推廣優惠」）：

首年的自付費選項	保費折扣分佈（以首年保費計算）（「保費折扣」）							優惠碼 （保柏專用）
	第一個保單年度	第二個保單年度（第一個保單年度須無任何索償）	第三個保單年度（第一及第二個保單年度須無任何索償）	第四個保單年度（第一至第三個保單年度須無任何索償）	第五個保單年度（第一至第四個保單年度須無任何索償）	首五個保單年度總折扣	首五個保單年度每年平均折扣	
HK\$40,000 或 HK\$50,000 或 HK\$80,000	15%	35%	30%	20%	20%	120%	24%	MDMH120%
HK\$0 或 HK\$12,000 或 HK\$15,000	15%	20%	15%	10%	10%	70%	14%	MDMH70%

推廣優惠按首年家庭折扣後的總保費計算，包括認可產品下的標準保費、自選保障的保費、危疾附加自選保障的保費（如適用）及其附加保費。認可產品是指經政府認可為符合自願醫保內相關合規要求的保險產品內所有條款及保障（包括任何補充文件）。

- 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 投保合資格計劃的申請須於推廣期內遞交；
 - 合資格計劃必須於 2026 年 1 月 1 日或之前生效並且於首五個保單年度內保費以年繳方式支付；
 - 由第二個保單年度起至第五個保單年度終結為止，新客戶必須在之前的保單年度內合資格計劃之認可產品並無已付或應付之賠償方可在首五個保單年度內每年享有推廣優惠；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
- 除合資格計劃下的家庭折扣外（如適用，須受各合資格計劃下的家庭折扣之條款及細則約束），此推廣優惠於首五個保單年度內不可與任何其他優惠同時使用（包括保柏職員優惠）。
- 合資格計劃的推廣優惠下之首五個保單年度的保費折扣，以迎新文件寄出後三個月內以平郵或電郵寄予保單持有人的保費推廣優惠確認信（「確認信」）內所顯示之數目為準，並且將不會顯示於各保單年度的保單資料頁內。新客戶應查閱確認信了解各保單年度的保費折扣數目。
- 如在首五個保單年度內作出以下的保單更改，推廣優惠將會被撤回而保費折扣亦會被收回：
 - 刪除已加入的自選保障
於首五個保單年度內刪除任何於保單簽發日已加入的自選保障會立即引致新客戶失去享有推廣優惠和保費折扣的資格；
 - 上調合資格計劃的自付費
於第二至第五個保單年度內任何一個年度上調合資格計劃的自付費會引致保障及保費下調，同時亦會立即引致新客戶失去享有用推廣優惠和保費折扣的資格。為免存疑，在首五個保單年度內減少自付費則不會影響推廣優惠下的保費折扣；
 - 由年繳保費改以月繳方式繳付保費
於首五個保單年度內，若由年繳保費更改至以月繳方式繳付保費，將會引致新客戶立即失去享有推廣優惠和保費折扣的資格；
 - 更改合資格計劃的計劃級別
於第二至第五個保單年度內任何一個年度對合資格計劃作出以下任何一種計劃級別更改會引致保障

及保費下調，同時亦會立即引致新客戶失去享有用推廣優惠和保費折扣的資格：

- 由倍尊尚計劃更改至尊尚、倍智選、智選、倍精選或精選計劃；
 - 由尊尚計劃更改至倍智選、智選、倍精選或精選計劃；
 - 由倍智選計劃更改至智選、倍精選或精選計劃；
 - 由智選計劃更改至倍精選或精選計劃；或
 - 由倍精選計劃更改至精選計劃。
- v. 轉移其合資格計劃至其他保柏保障計劃；及
- vi. 於首五個保單年度內有已付或應付之賠償
- 在首五個保單年度內的認可產品有已付或應付之賠償（於倍尊尚計劃下有關身體檢查保障的賠償則除外）會引致新客戶於餘下推廣的年期中失去享有推廣優惠和保費折扣的資格。

一旦推廣優惠被撤回和保費折扣被收回，新客戶於首五保單年度的餘下年期將不再合資格享有推廣優惠及保費折扣。如享用保費折扣後出現上述任何一種情況，新客戶有責任在保柏發出通知後21日內向保柏支付該回收保費折扣的金額。

8. 新客戶如於第二或第三或第四或第五個保單年度的保費因刪除附加保費而引致較第一個保單年度下調，第二或/及第三或/及第四或/及第五個保單年度的保費將會以第一個保單年度刪除附加保費後的總保費計算。
9. 新客戶如於推廣期完結後在合資格計劃加入新家庭成員，新會員可享之優惠將按當時的推廣優惠及保費折扣而定，及不可享用推廣優惠和保費折扣。
10. 推廣優惠下可享之保費折扣金額並不符合用作申請稅項扣減。如欲計算納稅年度內符合扣稅資格的保費金額，請瀏覽 www.bupa.com.hk/taxfaq。
11. 參與推廣即表示你了解並同意遵守本條款及細則。
12. 保柏保留詮釋此等條款及細則的絕對權利，且保柏對所有與推廣相關事宜的決定均為最終決定，並具有決定性。
13. 推廣優惠不可轉讓、退還或兌換現金。
14. 保柏保留隨時取消或終止此推廣（全部或部分）或修改此條款及細則的權利，恕不另行通知。
15. 除新客戶及保柏外，概無人士可根據《合約（第三者權利）條例》擁有任何權利執行或享有此等條款及細則任何條文的相關利益。
16. 若宣傳資料所載資料與此等條款及細則有任何歧義，概以此等條款及細則為準。
17. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

Extra welcome gift for enrolling designated insurance plans

("Promotion Offer")

Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2025 until 31 January 2026 (both dates inclusive) ("Promotion Period").
2. One (1) complimentary General Practice outpatient consultation service, inclusive of 3 days' basic medication ("Gift") will be offered to customers who have enrolled as subscribers/policyholders successfully ("New Customers") under any designated insurance plans as specified in Clause 3 within the Promotion Period and fulfill all eligibility criteria in Clause 4 ("Eligibility Criteria").
3. The Promotion Offer is applicable to New Customers who enrolled in Bupa Hero VHIS Plan, Bupa MyBasic VHIS Plan, Bupa MyFlexi VHIS Plan, Global Prestige (Signature) VHIS Plan, Bupa All Together Health Insurance Scheme, Bupa CarePro Health Insurance Scheme, Bupa Care Kid Health Insurance Scheme, Bupa VTop Health Insurance Scheme or Bupa Safe Critical Illnesses Insurance Scheme ("Eligible Scheme(s)"). One gift will be offered to one new contract/policy of any Eligible Scheme, regardless of the number of insured persons in the same policy.
4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following Eligible Criteria:
 - Application for any of the Eligible Schemes must be submitted during the Promotion Period;
 - The Eligible Scheme must come into effect between 1 September 2025 to 1 February 2026 (both dates inclusive) with annual premium payment paid;
 - All New Customers must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme;
 - The Promotion Offer is not applicable to New Customers who transfer their existing individual scheme underwritten by Bupa to the Eligible Scheme; and
 - New Customers must have successfully registered for myBupa and Blue Health accounts; and connected their myBupa account to Blue Health on or before 28 February 2026.
5. The Gift will be given to New Customers in the form of an e-voucher ("Voucher") which will be deposited in their Blue Health account on or before 31 March 2026 without prior notice. New Customers can use the Gift at any of the designated clinics on or before the expiry date set out in the Voucher. New Customer's Eligible Scheme must still be in force at the time of when the Voucher is added to their Blue Health account. In the event Bupa subsequently discovers that the Eligible Scheme has been cancelled for whatever reason, Bupa reserves the right to cancel the Voucher without notice or demand repayment of the value of the Gift.
6. If you have any queries on registration and account connection, please email our customer service helpdesk at cs@bluehealth.com.hk.
7. The Promotion Offer can only be used in conjunction with prevailing offer(s) (if applicable) as specified below and subject to the terms and conditions of the prevailing offer(s): www.bupa.com.hk/combined_offer_TnC
8. Bupa reserves the right to refuse or disqualify any person who in Bupa's reasonable opinion has breached any of these terms and conditions or has acted suspiciously in any way. Bupa reserves the right of final decision for any person's entitlement to the Promotion Offer.
9. The Voucher shall be deposited in New Customers' Blue Health account for their personal use only, and it cannot be exchanged, transferred, replaced, sold at any price, gifted or resold to a third party. The Voucher cannot be exchanged for cash or other substitutes.
10. Bupa reserves the right to replace the Promotion Offer with a different offer and the value of any such replacement may be different from the value of the Promotion Offer.
11. Bupa is not the supplier of the Gift and Bupa:
 - makes no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods exchanged with the Gift) and service provided by the Supplier of the Gift;
 - is not responsible for any acts and/or omissions of the supplier of the Gift, their respective employees, agents, servants or representatives;
 - does not intervene or interfere any dispute regarding the use of the Gift with the supplier; and
 - to the extent permitted by law, will accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for death or personal injury, loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
12. Any additional cost incurred in connection with the redemption and the use of the Gift shall be borne by the New Customer(s).
13. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
14. By participating in this Promotion, you hereby agree, understand, accept the terms and conditions of this Promotion Offer. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part)

or amend these terms and conditions at any time without prior notice.

15. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
16. Bluea Health is offered, distributed and operated by Horizon Health and Care Limited. myBupa is offered, distributed and operated by Bupa (Asia) Limited. Bupa (Asia) Limited and Horizon Health and Care Limited are companies registered in Hong Kong under the Bupa Group.
17. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保指定保柏保險計劃的額外迎新禮品 (「推廣優惠」)

條款及細則

1. 是次活動的推廣日期由2025年8月1日至2026年1月31日 (首尾兩日包括在內) (「推廣期」)，由保柏 (亞洲) 有限公司 (「保柏」) 提供。
2. 於推廣期內，客戶成功投保以下第三條列出的任何一個保柏保險計劃成為投保人/保單持有人，並符合所有以下第四條列出的所有條件的新客戶 (「新客戶」)，即可獲免費普通科門診服務連3天基本藥物乙次 (「禮品」)：
3. 此推廣優惠只適用於投保保柏非凡自願醫保計劃、保柏自願醫保計劃、保柏靈活配自願醫保計劃、環球優越自願醫保計劃 (至臻)、保柏家互通醫療保障計劃、保柏卓康健醫療保障計劃、保柏童康健醫療保障計劃、保柏易增值醫療保障計劃或保柏危疾全禦保計劃 (「合資格計劃」)。不論受保於同一保單下的受保人數目多少，每張合資格計劃的新合約/保單只獲發禮品一份。
4. 如欲享推廣優惠，所有新客戶須符合以下所有合資格條件 (「合資格條件」)：
 - 投保合資格計劃的申請須於推廣期內遞交；
 - 合資格計劃必須於2025年9月1日至2026年2月1日 (首尾兩日包括在內)期間生效並以年繳方式支付保費；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃；及
 - 新客戶必須於2026年2月28日或之前成功登記myBupa及Blua Health帳戶，並把myBupa帳戶與Blua Health帳戶連結。
5. 保柏將於2026年3月31日或之前以電子禮券方式 (「禮券」) 把禮品加入新客戶的Blua Health帳戶內而不作另行通知。新客戶須於禮券列明之到期日前到指定診所使用禮品。在加入禮券至新客戶的Blua Health帳戶時，新客戶的合資格計劃必須仍然生效。如保柏其後發現新客戶的合資格計劃以任何原因取消，保柏保留在沒有任何通知的情況下取消禮券或要求償還已發出之禮品金額的權利。
6. 如你在建立或連結帳戶時遇到任何問題，請電郵至 cs@bluahealth.com.hk 聯絡我們的客戶服務部。
7. 推廣優惠可與以下之現行推廣優惠同用，並受其推廣優惠的條款及細則束：www.bupa.com.hk/combined_offer_TnC
8. 任何保柏合理地認為有違反任何此等條款及細則或行為可疑的人士，保柏保留權利拒絕或取消其獲有此推廣優惠的資格。保柏保留任何人士可獲享的推廣優惠之最終決定權。
9. 禮券只會存入新客戶於Blua Health的帳戶及僅供其個人使用，並且不得交換、轉讓、作價銷售、送贈或轉售予他人，亦不得兌換為現金或其他替代品。
10. 保柏保留以其他產品或服務替代優惠的權利，且任何該等替代優惠的價值可能與原來的優惠的價值相異。
11. 保柏並非禮品的供應商，且：
 - 概不就禮品(以及禮物交換的任何商品)的質素或合適性，以及禮品供應商所提供的服務作出任何類型根據事實或法律 (不論明示或暗示) 的陳述及保證；
 - 並不就禮品供應商以及其各自僱員、代理、服務員或代表的任何行為及 / 或遺漏負責；
 - 任何有關向供應商使用此禮品之爭議，概不介入或干涉；及
 - 在法律允許的範圍內，就使用禮品而引致或與之相關的死亡、人身傷害、損失、損害、成本或開支 (無論發生、承受或遭受的方式為何)，概不承擔侵權 (包括疏忽)、違約或其他的義務或責任。
12. 新客戶須自行承擔於換領或使用禮品時所招致的任何額外成本。
13. 新客戶換領或使用禮品時須受禮品供應商實施的任何條款及細則所約束。
14. 新客戶參加此推廣優惠即代表其了解、接受及願意遵守此等條款及細則。保柏保留隨時取消或終止此推廣優惠 (全部或部分) 或修改此條款及細則的權利，恕不另行通知。
15. 如有任何爭議，保柏擁有與此推廣優惠有關的所有事項之最終決定權。
16. Blua Health 由Horizon Health and Care Limited提供、分銷及營運。myBupa 由保柏(亞洲)有限公司提供、分銷及營運。保柏(亞洲)有限公司及 Horizon Health and Care Limited 同為保柏集團旗下在香港註冊的公司。
17. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。